

# Manufacturers, Wholesalers and Contractors

## A Good Adv.

Is like a good salesman, in that it is quite as sure to prove profitable to the business it represents.

Good advertisements, like good things of any sort, are not produced by slap-dash methods and imitation ingredients.

While the pure food and drugs act does not apply definitely to the making of ads., there is an infallible law by which every advertisement is tested, viz., RESULTS.

A good advertisement of a good article, printed on this page, under the industrial card plan, is sure to bring good results.

## BILLION DOLLARS' WORTH OF COPPER

(Continued From First Page.)

comes to its top just above Lake Superior. A little farther north the ground begins to fall toward Hudson Bay. On that ridge are the nickel mines of Sudbury, containing the greatest bodies of that metal known to the world. A little farther east are the immense silver deposits of Cobalt, the metal lying in veins on the top of the rocks and so close to the surface that you can polish it with your heel as you walk over it. Below on both sides of Lake Superior are the enormous deposits of iron belonging to our steel trust, and also the famous Calumet and Hecla copper mines, which were for a long time the richest of their kind in the world.

A similar wealth of minerals exists on this great ridge of South Africa. Northern Rhodesia is peppered with copper and iron. Here at Broken Hill are hills of lead and zinc which I describe further on in this letter, and the syndicate which owns them has found six times the amount of valuable minerals in this colony. The ore seems to grow richer and more abundant near the top of the ridge, and over in the Congo possessions, the whole country near the border is highly mineralized. I am told that the natives there have been mining copper for generations past. They have smelted the ore and have wrought from it hoes, spears and axes. Both handaxes and blades are made of solid copper. I have a copper axe before me as I write, and a copper hoe stands by my side.

On the Congo the copper lies right on the top of the ground. The mines can be worked like quarries, and they will probably be handled with steam shovels when the railroad from Portuguese West Africa is finished. The ore used by the natives comes from little holes which have been dug in the mountains. They have their own furnaces and do much of their smelting with charcoal. The chiefs have a large number of men and women at work, and are producing a number of tons of copper a year.

Speaking of the copper in the height of land while I was at Khartoum in the Egyptian Sudan I learned that there are rich mineral deposits on the ridge which forms the watershed of the Congo and the Nile, and it may be that a wealth of copper and iron exists there.

**Copper, Gold, Tin and Iron.**

So far the minerals found on the Zambesi-Congo ridge are copper, gold, tin and iron. There are also deposits of stream and quartz tin. At Bulawayo I was shown tin nuggets from Congo Free State, and also bars of pure tin which had been smelted there. At the present time only the smallest of furnaces can be used as the motive power is men, and the pieces of machinery must be regulated by what two men can carry. It will be impossible to do much with the mines before the railroads are constructed. The most of the gold which has so far been taken out comes from placer deposits. The grains range from dust to nuggets the size of one's finger, and they are

## Labor Day Excursion to WASHINGTON

Via R. F. & P. R. R.  
MONDAY, SEPTEMBER 7, 1908.  
Train leaves Broad and Hancock Streets Monday morning at 8 o'clock. Returning leaves Union Station, Washington, Tuesday, September 8th, at 6 P. M.

**ROUND-TRIP FARE.**  
Richmond to Washington ..... \$2.75  
Richmond to Fredericksburg ..... 1.25  
Ashland to Washington ..... 1.25  
Milford to Washington ..... 1.75

For tickets and information, inquire of J. T. Lewis, drug store, No. 4 East Broad Street, and at the train. Train stops at all regular stations between Richmond and Alexandria.

J. M. THOMPSON & Co., Mgrs.



There is nothing so decorative in its effect as new Wall Paper of a pretty and novel design or a painted wall when done in soft tones or rich colorings. The dainty effects I am showing in Wall Paper, Roller Decorations and Tinted Designs will certainly please the most particular one.

I have the largest and best equipped House Painting establishment in the South, using nothing but pure leads, oils and colors, and employing only the best workmen.

**R. L. Peters,**  
Phone 1602  
Next Door to the Academy of Music.

## Smaller Cost—Better Results

Cut down the cost of your concrete work or strengthen it at the same cost—whether it's a factory building or a sidewalk—by using

## EDISON Portland Cement

The finer the cement the more grains of sand it binds and the more uniformly it will bind them together.

Edison Portland Cement makes more concrete for the same or less money, because it binds 10% more sand and rock than any other cement on the market.

Costs the Same, but Makes More Concrete

Ask the dealer why and how, or send direct to us for free books.

Manufactured only by the Edison Portland Cement Company, St. James Building, New York City.

SOLD BY

**BALDWIN & BROWN, Inc.**

Richmond, Va.

Building Materials, Terra Cotta Brick, Pipe, Etc.

ground by a portable engine right at the mines.

As to the white officials and their assistants, they live quite comfortably, away off here in the heart of the black continent.

Their town is right in the wilds and a half day's ride will give them almost any kind of big game. They have comfortable bungalows built of brick and native huts made of limbs clinked with clay from the white ant hills nearby. They are thatched with straw. I understand that these native huts are more comfortable than the bungalows. They have only holes for windows, so that the air can always blow through them. Their roofs are cone-shaped and so thick that the sun cannot penetrate them. They rise fifteen feet above the walls and extend out over them so that there is no danger of the rains coming in. The bungalows have roofs of galvanized iron, which make them hot at midday.

Many of the native huts are equipped with hammocks, beds and easy chairs. Some of them have other little huts nearby, which serve as kitchens and as the homes of the black servants. Comparatively few of the miners board at the hotel. Several have their wives with them, but they are housed in the bungalows, which are surrounded by gardens. I understand that the climate is healthy and that one can live quite as well here as in the mining regions farther south.

## LABOR TO IMPROVE OUR WATERWAYS

Five Important Conventions Soon to Be Held in the Interest of This Great Undertaking.

(Special to The Times-Dispatch.)

WASHINGTON, D. C., September 5.—The keynote of the four greatest conventions of the year, culminating in the fifth annual convention of the National Rivers and Harbors Congress, which meets in the city of Washington December 9th, 10th and 11th, will be the improvement of the waterways of the United States and the conservation of natural resources.

The first of these great conventions will be held in San Francisco October 6th to 10th, where the Trans-Mississippi Commercial Congress holds its sessions, and which gives promise of being very largely attended by the leading citizens from the Middle and Far West.

"The action of the President in recreating the Inland Waterways Commission brings the subject of a supplemental system of cheap transportation again to the attention of the business interests of the country," says the president of the congress. "The executive committee believing that the question herein involved are of great importance to the people of the Mississippi Valley and those upon the tributary streams, but is of equal importance to the people of the Pacific coast and the Pacific Northwest and to the inland States of the Trans-Mississippi section, especially calls the attention of the Western commercial organizations to this action, with the request that delegates

be appointed with special reference to this matter."

J. B. Case, of Abilene, Kan., is president of the Trans-Mississippi Congress, the chairman of the executive committee being the millionaire mining operator, Thomas F. Walsh, of Colorado.

Lakes to the Gulf.

During the same week in which the Trans-Mississippi Commercial Congress is in session at San Francisco the third annual convention of the Lakes-to-the-Gulf Deep Waterway Association will meet in Chicago, October 7th, 8th and 9th. This association was organized to induce the government to build a deep waterway from Chicago to New Orleans, through the Des Plaines, the Illinois and the Mississippi Rivers.

Twenty-five hundred delegates are expected to be present at this convention. Governors of the States of Arkansas, Florida, Illinois, Iowa, Kansas, Louisiana, Maine, Minnesota, Mississippi, Missouri, Montana, Nebraska, North Dakota, Oregon, Tennessee, Texas, South Dakota, and Wisconsin having already appointed delegates to the convention, as well as themselves being members of the advisory board.

"The return of the United States to business prosperity will be greatly hastened if the government, at this winter's session of Congress, will undertake, on a large scale, the building of the deep waterway from the Lakes to the Gulf, and if a rivers and harbors bill carrying sufficient appropriation for the other worthy waterway projects is passed."

In this language the objects of the association are presented, and the keynote of the meeting emphasized.

Following closely upon the heels of these two great conventions, which represent the Far West and the Middle West, the Atlantic Deep Waterways Conference will meet in the city of Baltimore, November 17th, 18th and 19th, as representative of the Eastern thought on waterway improvement.

Preparations for this important meeting are already under way. Hon. J. Hampton Moore, the president of the December 9th to 11th, the Atlantic Deep Waterways Conference, and a member of Congress from one of the Philadelphia districts, has just returned from a summer in Europe, where he made a systematic study of the waterways of the old world. He will report his findings at this conference.

These, with the Sixteenth Annual Irrigation Congress, which meets at Albuquerque, New Mexico, from September 29th to October 10th, give some idea of the interest which is being taken in one of the liveliest subjects of the day—how best to improve the nation's water highways, and pave the way for the meeting of the Wisconsin convention of the year, that of the National Rivers and Harbors Congress.

## First-Class Rooms

WITH PRIVILEGES OF

Swimming Pool and Shower Baths

AT

**Wolverton Turkish Bath Co.,**

Tenth and Broad Streets.



**THE NAME PATTERSON STANDS FOR QUALITY**

Financial

IN THE UNION there is STRENGTH

Capital, \$200,000  
Surplus, \$400,000  
Deposits, \$1,500,000

## UNION BANK

Fortunes Are Frequently Started by saving a portion of the earnings regularly and depositing them in a good, strong, conservative bank, where they will accumulate rapidly.

The Oldest, Strongest and Safest Savings Bank in the South which pays 3 per cent. interest, compounded twice a year, is the right bank for you to start your fortune in.

**UNION BANK OF RICHMOND, 1107 E. Main St., Richmond, Va.**

Seaboard Air Line Railway  
Atlanta-Birmingham First Mortgage  
4% Thirty-Year Gold Bonds.

To the Holders of the Above Bonds: Default having occurred in the payment of the coupon maturing this date on the above bonds, the undersigned have consented to act as a committee in behalf of the interests of bondholders.

Bondholders are urgently requested forthwith to deposit their bonds with the Standard Trust Company of New York, 25 Broad Street, New York City. All bonds deposited must be in negotiable form, and must bear the coupon maturing September 1, 1908, and all subsequent coupons. For bonds deposited, certificates of deposit will be delivered. A deposit agreement will be prepared and filed with the depositary at an early date as possible. The committee reserve the right to fix a date from and after which no further deposits of bonds will be received, and from time to time to extend the time of deposit with or without notice.

Dated New York, September 1, 1908.

**WILLIAM SALOMON, Chairman;**  
**PAUL MORTON,**  
**BENJAMIN F. GUINNESS,**  
**E. J. LISMAN,** Committee.

**FREDERICK B. VANVORST, Counsel.**  
M. V. R. WEVANT, Secretary.  
25 Broad Street, New York City.

**Boston and New York COPPER STOCKS**

BOUGHT AND SOLD.

WE RECOMMEND:

Nevada Cons. Cumberland Ely  
Miami Copper Penn-Wyoming  
Superior & Pittsburg

SEND FOR OUR No. 27 CONCERNING ABOVE.

**HAMILTON & COMPANY**

35 WALL STREET, - NEW YORK.

One of our Springfield, Mass., policyholders has received the following notice of his premium, due March 24, 1908:

Amount of premium ..... \$22.50  
Less dividend ..... 12.34

Cash due ..... \$ 7.55  
Present value of insured, eleven-year Policy, \$1,000. Ordinary Life. The year's dividend is 66.33 per cent of the premium. Average dividends for the last twenty years was 61.25 per cent of the premium. Annual dividends distributed in 1907, \$1,151,014.

**Massachusetts Mutual Life Insurance Company.**

Incorporated 1851.

C. B. RICHMOND, General Agent, 405 Mutual Bldg., Richmond, Va.

**The Bank of Jarratts**

JARRATT, VA.

Authorized Capital, \$25,000

Safe, Liberal, Courteous and Progressive.

Accounts from one dollar up solicited. We pay 4 per cent. on savings and time deposits.

OFFICERS—O. C. Wright, president; R. E. Jarratt, vice-president; J. M. Browder, cashier.

DIRECTORS—O. C. Wright, R. E. Jarratt, R. W. Jordan, F. L. Pedersen, S. H. Short, J. H. Grant, Joe D. Prince, G. T. Parfitt, L. M. Creach, C. M. Brown, J. E. Person.

The Clifton Forge National Bank;

CLIFTON FORGE, VA.

Capital, - - - \$50,000.00

W. G. MATHEWS, President.

E. W. GRUBB, Vice-President.

J. H. BREWERY, Cashier.

Four Per Cent. Interest Paid on Time Deposits.

Accounts by mail solicited, to which special attention will be given.

E. A. BARBER, E. A. BARBER, JR. Phone 521.

**E. A. BARBER & CO.**

Accounting, Auditing, Organizing, Systematizing.

215 Mutual Building, RICHMOND, VA.

**25% GUARANTEED.**

Sum of \$1,000 and up can be invested with large corporation, absolutely secured by insured free and clear New York City real estate; investment subject to withdrawal on 30 days' notice. A. T. POSTER, 2 West Thirty-third Street, New York.

We have in stock New Seed Wheat, Rye & Oats. Also handle all varieties grain & feed.

**N. R. SAVAGE & SON**

**SAVAGES**

1215 E. CARY, RICHMOND, VA.

New Timothy, Red Clover, Orchard Grass, Herd Grass, German Clover, red and white.

Kentucky Blue Grass, Alfalfa.

Financial

**BANK OF COMMERCE & TRUSTS**  
RICHMOND, VA.

Why not secure a reasonable and stable income upon your money? The Bank of Commerce and Trusts will sell you a note secured by Richmond real estate, or coupon bonds secured and based upon Richmond real estate. These securities are such as we invest our money in after most exhaustive examination. Under our plan, whether you have a small or a large amount of money we can help you to make 6 per cent. income. No risk! No speculation!

**Bank of Commerce & Trusts,**  
CORNER OF NINTH AND MAIN.  
A. R. HOLLADAY, Vice-President.  
CHARLES A. PEPPLE, Secretary.

Financial

**THE STRONGEST EVIDENCE THAT SCHMELZ BROTHERS, Bankers,**  
NEWPORT NEWS, VA.

Extend to their customers the very best Banking Facilities is the REMARKABLE GROWTH of their deposits as shown—

June 30th, 1906, - - - - - \$702,333.82  
June 30th, 1907, - - - - - \$834,551.96  
June 30th, 1908, - - - - - \$1,001,557.93

—PER CENT. INTEREST ON SAVINGS ACCOUNTS.—  
MAIL DEPOSITS SOLICITED.

## Endowment Insurance

At Ordinary Life Rates. Maximum Protection at Minimum Cost. Live or Die, You Win. Provides protection to family during productive period and protection to self in old age. Address

**W. A. CRENSHAW, Solicitor,**

**Mutual Benefit Life Insurance Company,**

Eleventh and Bank Streets, Richmond, Va.

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—PER CENT. INTEREST ON SAVINGS ACCOUNTS.—  
MAIL DEPOSITS SOLICITED.

**Virginia Trust Company,**

Northwest Corner of Tenth and Main Streets.

This Company acts as Executor, Administrator, Guardian, Trustee under Will or Mortgage, Transfer Agent and Registrar.

Its corporate existence is unlimited.

Its records will for all time be an exhibit of fiduciary settlements.

The following extracts from one of many similar letters: "I commend the Company for prompt settlements and square dealing with patrons. Its officers being men of the highest honor and integrity and deserving the confidence of the public."

CORRESPONDENCE SOLICITED.

**CITY BANK**

OF RICHMOND, VA.

Capital, - - - - - \$400,000

Surplus and Undivided Profits, \$150,000

Would be pleased to receive the accounts of corporations, firms and individuals. Interest allowed on deposits in Savings Department.

**WILLIAM H. PALMER, President.**

**E. B. ADDISON, Vice-President.**

**J. W. SINTON, Cashier.**

**The First National Bank of Clifton Forge,**

CLIFTON FORGE, VA.

J. C. CARPENTER, President.

J. W. GILLIAM, Vice-President.

B. V. BOOTH, Cashier.

T. W. CON, Assistant Cashier.

Capital ..... \$50,000

Surplus ..... \$30,000

Does a general banking business. Solicits accounts of corporations, firms and individuals, and will give prompt and careful attention to all business entrusted to it.

4 Per Cent. Interest Allowed on Time Deposits.

**Branch, Cabell & Co.,**

BANKERS, 1115 East Main Street.

Members New York Stock Exchange, New York Cotton Exchange and Chicago Board of Trade.

**The Valentine Museum.**

Eleventh and Clay Streets. Open daily from 11 A. M. to 5 P. M. Admission, 25 cents. Free on Saturday.

**Money to Loan**

on desirable local business or residential property. For terms and conditions call on or address

**Mr. J. T. LAWRENCE,**

4000 OFFICE, RICHMOND, VA.

**LIFE Insurance Co. of Virginia**

on desirable local business or residential property. For terms and conditions call on or address

**Mr. J. T. LAWRENCE,**

4000 OFFICE, RICHMOND, VA.